**SYSTÈME BANCAIRE**
**SOMMAIRE FINANCIER DÉTAILLÉ**
**Au 31 Mars 2025**

| | | SYSTÈME | BNC | BPH | BUH | CAPITALBK | SOGEBK | UNIBNK | SOGEBL | CBNA |
|---|---|---|---|---|---|---|---|---|---|---|
| C | Immobilisations/avoir des actionnaires | **37.11%** | 23.63% | 24.79% | 147.18% | 35.44% | 49.30% | 20.90% | 50.36% | - |
| | Avoir des Actionnaires en % de l'Actif | **8.55%** | 9.59% | 19.25% | 7.21% | 9.55% | 7.18% | 8.64% | 9.92% | - |
| | Dépôts en % de l'actif | **81.81%** | 77.83% | 60.91% | 82.17% | 78.41% | 83.36% | 84.66% | 66.83% | - |
| A | Prêts improductifs en % prêts bruts | **13.68%** | 49.89% | 93.66% | 0.99% | 1.81% | 14.15% | 1.21% | 12.88% | - |
| | Prov. Pr créances dout. En % prêts impr. Bruts | **65.16%** | 50.56% | 93.13% | 250.74% | 187.52% | 62.36% | 227.31% | 50.19% | - |
| | Prêts impr. Nets en % de l'avoir des actionnaires | **10.27%** | 41.78% | 5.89% | -5.94% | -3.75% | 12.40% | -2.98% | 27.76% | - |
| M | Commissions / salaires | **55.39%** | 10.21% | 12.65% | 83.15% | 99.07% | 79.43% | 58.08% | 33.04% | - |
| | Dépenses d'exploitation en % PNB | **65.57%** | 71.75% | 74.24% | 77.76% | 86.49% | 65.58% | 55.72% | 62.12% | - |
| E | ROA | **1.41%** | 1.38% | 1.34% | 0.64% | 0.89% | 0.99% | 1.96% | 1.66% | - |
| | ROE | **16.45%** | 14.50% | 7.03% | 8.88% | 9.10% | 13.69% | 22.69% | 16.77% | - |
| | Rev. nets d'intérêts en % des rev. d'intérêts | **84.31%** | 89.39% | 88.46% | 76.92% | 75.15% | 80.26% | 87.22% | 74.38% | - |
| | Rendement moyen des prêts | **10.95%** | 7.73% | 1.15% | 11.45% | 15.51% | 9.04% | 12.70% | 10.74% | - |
| | Rémunération moyenne des dépôts | **0.76%** | 0.68% | 0.95% | 1.10% | 1.31% | 0.72% | 0.60% | 2.25% | - |
| L | Liquidité en % de l'actif | **57.12%** | 69.62% | 76.25% | 45.81% | 60.85% | 49.78% | 58.67% | 18.40% | - |
| | Liquidité en % des dépôts | **69.82%** | 89.45% | 125.18% | 55.75% | 77.61% | 59.72% | 69.30% | 27.53% | - |
| | **Nombre de compte de prêts** | **46,755.00** | 22,137.00 | 239.00 | 440.00 | 1,939.00 | 13,637.00 | 7,980.00 | 383.00 | - |
| | **Nombre de compte de dépôts** | **2,933,067.00** | 541,373.00 | 12,034.00 | 107,164.00 | 161,481.00 | 767,780.00 | 1,335,533.00 | 7,702.00 | - |
| | **Nombre de succursales et Points de services Actifs** | **202.00** | 40.00 | 6.00 | 24.00 | 25.00 | 40.00 | 64.00 | 3.00 | - |
| | **Nombre d'employés** | **4,828.00** | 769.00 | 147.00 | 469.00 | 783.00 | 1,049.00 | 1,536.00 | 75.00 | - |
| | **Actif Total du système (en milliers de gourdes)** | **678,130,013.97** | 125,070,124.00 | 7,384,864.62 | 47,137,563.58 | 54,041,995.00 | 177,120,259.57 | 255,289,746.49 | 12,085,460.70 | - |
| | **Portefeuille brut du système (en milliers de gourdes)** | **124,861,455.23** | 20,307,593.00 | 1,300,196.51 | 13,495,290.90 | 12,198,966.00 | 29,611,055.54 | 42,757,768.15 | 5,190,585.13 | - |
| | **Portefeuille net du système (en milliers de gourdes)** | **113,734,519.58** | 15,185,875.00 | 166,111.24 | 13,159,416.36 | 11,784,089.00 | 26,998,490.27 | 41,585,562.47 | 4,854,975.25 | - |
| | **Dépôts Totaux du système ('000gdes)** | **554,786,677.65** | 97,343,765.00 | 4,497,953.56 | 38,734,440.58 | 42,374,213.00 | 147,639,941.46 | 216,119,562.60 | 8,076,801.45 | - |
| | **Portefeuille net devises converties du système ('000gdes)** | **69,579,120.49** | 5,070,373.00 | 626,792.97 | 9,390,191.49 | 7,164,369.00 | 16,192,387.13 | 28,470,484.48 | 2,664,522.41 | - |
| | **Portefeuille net en dollars ('000 USD)** | **533,050.80** | 38,844.50 | 4,801.91 | 71,938.95 | 54,886.76 | 124,051.08 | 218,114.49 | 20,413.10 | - |
| | **Pourcentage Port. net Devises/ Port. Net Total** | **61.18%** | 33.39% | 377.33% | 71.36% | 60.80% | 59.98% | 68.46% | 54.88% | - |
| | **Dépôts Devises Converties du système ('000gdes)** | **367,353,508.90** | 39,819,655.00 | 2,518,307.39 | 27,529,779.59 | 31,720,988.00 | 100,911,508.18 | 158,645,726.42 | 6,207,544.32 | - |
| | **Dépôts en dollars ('000 USD)** | **2,814,322.45** | 305,061.33 | 19,292.94 | 210,907.68 | 243,016.84 | 773,090.54 | 1,215,396.66 | 47,556.46 | - |
| | **Pourcentage Dépôts Devises par rapport Dépôts Totaux** | **66.22%** | 40.91% | 55.99% | 71.07% | 74.86% | 68.35% | 73.41% | 76.86% | - |
| | **Actif en Devises Converties du système (' 000gdes)** | **394,124,604.07** | 43,894,970.00 | 2,673,206.04 | 29,660,939.23 | 34,423,763.00 | 109,452,294.40 | 167,106,320.43 | 6,913,110.97 | - |
| | **Actifs en dollars ('000 USD)** | **3,019,417.79** | 336,282.62 | 20,479.63 | 227,234.65 | 263,723.00 | 838,522.14 | 1,280,213.90 | 52,961.86 | - |
| | **Pourcentage Actif Devises par rapport Actif Total** | **58.12%** | 35.10% | 36.20% | 62.92% | 63.70% | 61.80% | 65.46% | 57.20% | - |
| | **Taux de Référence** | **130.53** | 130.5 | 130.5 | 130.5 | 130.5 | 130.5 | 130.5 | 130.5 | - |